

Questions to Ask Your Insurance Carrier Representative Regarding Reimbursement for Speech Therapy

Call your Health Insurance Company

- Have your insurance card with you
- Write date/time and representative name
- Check on your benefits and coverage for speech therapy
- If anything is unclear, ask to speak to a supervisor

Questions

- Does my policy cover speech therapy?
 - Are there any exclusions to covering speech therapy sessions?
- How many therapy visits are allowed per year?
 - How many visits do I have available?
 - Am I able to have more visits approved if I run out?
- Can I choose a speech pathologist outside of network/provider list?

Questions about Pre-Authorization Requirements

- Do I need to get a prior authorization and/or a referral before I see a speech therapist?
 - If yes, who do I contact/what is their number?
- Do I need a Pre-Authorization from my primary care doctor for speech therapy?
 - If yes, what do I need from my doctor? (prescription)

Questions about Reimbursement

- What is the difference for coverage of out-of-network vs in-network?
- What is the deductible for out-of-network?
 - How much of the deductible has been met?
- Do I have a co-payment or is there a percentage of the bill I will be responsible for out-of-network speech therapy visits?
 - How much?
- Do I have co-insurance?
 - How much?
- What is my out of pocket maximum?

Questions about Submitting Reimbursement

- What do I need to do in order to submit for reimbursement of speech therapy services?
- Where do I send the Superbill?